

Fill in this information to identify your case:			
Debtor 1	Coi Le-Tuan Fenderson		
	First Name	Middle Name	Last Name
Debtor 2	Stephanie Y M Fenderson		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the NORTHERN DISTRICT OF GEORGIA			
Case number:	23-61857		
(If known)			

☒ Check if this is an amended plan, and list below the sections of the plan that have been changed. Amendments to sections not listed below will be ineffective even if set out later in this amended plan.
3.1, 4.4, 6.1, 9.1

Chapter 13 Plan

NOTE: The United States Bankruptcy Court for the Northern District of Georgia adopted this form plan for use in Chapter 13 cases in the District pursuant to Federal Rule of Bankruptcy Procedure 3015.1. See Order Requiring Local Form for Chapter 13 Plans and Establishing Related Procedures, General Order No. 41-2020, available in the Clerk's Office and on the Bankruptcy Court's website, ganb.uscourts.gov. As used in this plan, "Chapter 13 General Order" means General Order No. 41-2020 as it may from time to time be amended or superseded.

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with the United States Bankruptcy Code, local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies.

To Creditors: **Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.**

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless the Bankruptcy Court orders otherwise. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

To receive payments under this plan, you must have an allowed claim. If you file a proof of claim, your claim is deemed allowed unless a party in interest objects. See 11 U.S.C. § 502(a).

The amounts listed for claims in this plan are estimates by the debtor(s). An allowed proof of claim will be controlling, unless the Bankruptcy Court orders otherwise.

The following matters may be of particular importance. *Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included," if both boxes are checked, or if no box is checked, the provision will be ineffective even if set out later in the plan, except 1.4.*

§ 1.1	A limit on the amount of a secured claim, that may result in a partial payment or no payment at all to the secured creditor, set out in § 3.2	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
§ 1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 3.4	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
§ 1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
§ 1.4	The plan provides for the payment of a domestic support obligation (as defined in 11 U.S.C. § 101(14A)), set out in § 4.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan; Disbursement of Funds by Trustee to Holders of Allowed Claims

§ 2.1 Regular Payments to the trustee; applicable commitment period.

The applicable commitment period for the debtor(s) as set forth in 11 U.S.C. § 1325(b)(4) is:

Debtor

**Coi Le-Tuan Fenderson
Stephanie Y M Fenderson**

Case number

Check one: ☒ 36 months ☐ 60 months

Debtor(s) will make regular payments ("Regular Payments") to the trustee as follows:

The debtor(s) will pay **\$2,250.00** per month for the applicable commitment period. If the applicable commitment period is 36 months, additional Regular Payments will be made to the extent necessary to make the payments to creditors specified in this plan, not to exceed 60 months unless the Bankruptcy Court orders otherwise. If all allowed claims treated in § 5.1 of this plan are paid in full prior to the expiration of the applicable commitment period, no further Regular Payments will be made.

Check if applicable.

☐ The amount of the Regular Payment will change as follows (If this box is not checked, the rest of § 2.1 need not be completed or reproduced. Insert additional lines as needed for more changes.):

§ 2.2 Regular Payments; method of payment.

Regular Payments to the trustee will be made from future income in the following manner:

Check all that apply:

- ☒ Debtor(s) will make payments pursuant to a payroll deduction order. If a deduction does not occur, the debtor(s) will pay to the trustee the amount that should have been deducted.
- ☐ Debtor(s) will make payments directly to the trustee.
- ☐ Other (specify method of payment):

§ 2.3 Income tax refunds.

Check one.

- ☒ Debtor(s) will retain any income tax refunds received during the pendency of the case.
- ☐ Debtor(s) will (1) supply the trustee with a copy of each federal income tax return filed during the pendency of the case within 30 days of filing the return and (2) turn over to the trustee, within 30 days of the receipt of any federal income tax refund during the applicable commitment period for tax years _____, the amount by which the total of all of the federal income tax refunds received for each year exceeds \$2,000 ("Tax Refunds"), unless the Bankruptcy Court orders otherwise. If debtor's spouse is not a debtor in this case, "tax refunds received" means those attributable to the debtor.
- ☐ Debtor(s) will treat tax refunds ("Tax Refunds") as follows:

§ 2.4 Additional Payments.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

§ 2.5 [Intentionally omitted.]

§ 2.6 Disbursement of funds by trustee to holders of allowed claims.

The trustee shall disburse funds in accordance with General Order No. 41-2020. (www.ganb.uscourts.gov/local-rules-and-orders)

Part 3: Treatment of Secured Claims

Debtor

**Coi Le-Tuan Fenderson
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§ 3.1 Maintenance of payments and cure of default, if any.

Check one.

☐

None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

☒

Beginning with the first payment that is due after the date of the order for relief under Chapter 13, the debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed directly by the debtor(s). Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated below.

If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless the Bankruptcy Court orders otherwise, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.

Name of creditor	Collateral	Estimated amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage
Balance Homes, Inc. d/b/a EasyKnock, Inc.	3741 Macedonia Road Powder Springs, GA 30127 Cobb County Equity Sharing Agreement with Balance Homes d/b/a EasyKnock Inc. Debtor's interest in property is 20.88%, Balance Homes interest is 79.12%	\$4,351.39	0.00%	\$100.00 step up to 300.00 in 6/2024

§ 3.2 Request for valuation of security and modification of certain undersecured claims.

☒

None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

§ 3.3 Secured claims to be paid in full.

Check one.

☐

None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

☒

The claims listed below will be paid in full under the plan. Reasons for payment in full may include:

- (1) were incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or
 - (2) were incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.
 - (3) the value of the collateral exceeds the anticipated claim; or
 - (4) the claim listed shall be paid in full because the claim is cosigned; or
 - (5) the claim shall be paid in full because the debtor is not entitled to a discharge.
- These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed by the trustee.

The trustee will make monthly preconfirmation adequate protection payments that 11 U.S.C. § 1326(a)(1)(C) requires to the creditor in the amount set out in the column headed *Monthly preconfirmation adequate protection payment*.

The holder of any claim listed below will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) payment of the amount of the secured claim, with interest at the rate set forth below, and discharge of the underlying debt

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under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Name of Creditor	Collateral	Purchase date	Estimated amount of claim	Interest rate	Monthly preconfirmation adequate protection payment	Monthly postconfirmation payment to creditor by trustee
Capital One Auto Finance	2013 Hyundai Sonata	Opened 03/21 Last Active 10/23	\$ <u>6,288.62</u>	<u>7.00</u> %	\$ <u>100.00</u>	\$100.00 step to \$392.00 in 6/2024
Century Lending 2, Inc.	2014 Nissan Pathfinder	Opened 07/23 Last Active 11/23	\$ <u>17,559.07</u>	<u>10.50</u> %	\$ <u>235.00</u>	\$235.00 step to \$750.00 in 6/2024
US Express Auto	2006 Chevrolet Corvette	Opened 04/23 Last Active 11/23	\$ <u>16,826.84</u>	<u>7.00</u> %	\$ <u>165.00</u>	\$165.00 step to \$650.00 in 6/2024

§ 3.4 Lien avoidance.

Check one.

☒ **None.** If “None” is checked, the rest of § 3.4 need not be completed or reproduced.

§ 3.5 Surrender of collateral.

Check one.

☒ **None.** If “None” is checked, the rest of § 3.5 need not be completed or reproduced.

§ 3.6 Other Allowed Secured Claims.

A proof of claim that is filed and allowed as a secured claim, but is not treated as a secured claim in this plan, shall be paid with interest at the rate of 8.50 %. Payments will commence as set forth in § 2.6. Notwithstanding the foregoing, the debtor(s), and any other party in interest, may: object to allowance of the claim; request that the Bankruptcy Court determine the value of the secured claim if modification of the claim is permissible and if 11 U.S.C. § 506 is applicable; or request that the Bankruptcy Court avoid the creditor’s lien pursuant to 11 U.S.C. § 522(f), if applicable.

If the Bankruptcy Court determines the value of the secured claim, the portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan.

The holder of the claim will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) payment of the amount of the secured claim, with interest at the rate set forth above, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Part 4: Treatment of Fees and Priority Claims

§ 4.1 General.

Trustee’s fees and all allowed priority claims will be paid in full without postpetition interest. An allowed priority claim will be paid in full regardless of whether it is listed in § 4.4.

§ 4.2 Trustee’s fees.

Trustee’s fees are governed by statute and may change during the course of the case.

§ 4.3 Attorney’s fees.

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(a) The unpaid fees, expenses, and costs owed to the attorney for the debtor(s) in connection with legal representation in this case are \$ **5,200.00**. The allowance and payment of the fees, including the award of additional fees, expenses and costs of the attorney for the debtor(s) are governed by General Order 42-2020 ("Chapter 13 Attorney's Fees Order"), as it may be amended.

(b) Upon confirmation of the plan, the unpaid amount shall be allowed as an administrative expense under 11 U.S.C. § 503(b) to the extent set forth in the Chapter 13 Attorney's Fees Order.

(c) From the first disbursement after confirmation, the attorney will receive payment under the Chapter 13 Attorney's Fees Order up to the allowed amount set forth in § 4.3(a)

(d) The unpaid balance and any additional amounts allowed under § 4.3(c) will be payable (1) at \$ **1,492.00** per month from Regular Payments and (2) from Tax Refunds or Additional Payments, as set forth in the Chapter 13 Attorney's Fees Order until all allowed amounts are paid in full.

(e) If the case is converted to Chapter 7 before confirmation of the plan, the debtor(s) direct(s) the trustee to pay to the attorney for the debtor(s) the amount of \$ **2,500.00**, not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the stated amount or the maximum amount to the attorney, whichever is less.

(f) If the case is dismissed before confirmation of the plan, fees, expenses, and costs of the attorney for the debtor(s) in the amount of \$ **2,500.00**, not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits, will be allowed to the extent set forth in the Chapter 13 Attorney's Fees Order. The attorney may file an application for fees, expenses, and costs in excess of the maximum amount within 14 days from entry of the order of dismissal. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the allowed amount to the attorney

(g) If the case is converted to Chapter 7 after confirmation of the plan, the debtor(s) direct(s) the trustee to deliver to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.

(h) If the case is dismissed after confirmation of the plan, the trustee will pay to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.

§ 4.4 Priority claims other than attorney's fees.

☐ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

☐ The debtor(s) has/have domestic support obligations as set forth below. The debtor(s) is/are required to pay all post-petition domestic support obligations directly to the holder of the claim.

Name and address of creditor	Name and address of child support enforcement agency entitled to § 1302(d)(1) notice	Estimated amount of claim	Monthly plan payment
-NONE-		\$	\$

☒ The debtor(s) has/have priority claims other than attorney's fees and domestic support obligations as set forth below:

Name of creditor	Estimated amount of claim
Georgia Department of Revenue	\$1,113.05
Internal Revenue Service	\$227.88

Part 5: Treatment of Nonpriority Unsecured Claims

§ 5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata, as set forth in § 2.6. Holders of these claims will receive:

Check one.

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- ☐ A pro rata portion of the funds remaining after disbursements have been made to all other creditors provided for in this plan.
- ☐ A pro rata portion of the larger of (1) the sum of \$_____ and (2) the funds remaining after disbursements have been made to all other creditors provided for in this plan.
- ☐ The larger of (1) _____% of the allowed amount of the claim and (2) a pro rata portion of the funds remaining after disbursements have been made to all other creditors provided for in this plan.
- ☒ 100% of the total amount of these claims.

Unless the plan provides to pay 100% of these claims, the actual amount that a holder receives will depend on (1) the amount of claims filed and allowed and (2) the amounts necessary to pay secured claims under Part 3 and trustee's fees, costs, and expenses of the attorney for the debtor(s), and other priority claims under Part 4.

§ 5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

§ 5.3 Other separately classified nonpriority unsecured claims.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

§ 6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced

Part 7: Vesting of Property of the Estate

§ 7.1 Unless the Bankruptcy Court orders otherwise, property of the estate shall not vest in the debtor(s) on confirmation but will vest in the debtor(s) only upon: (1) discharge of the debtor(s); (2) dismissal of the case; or (3) closing of the case without a discharge upon the completion of payments by the debtor(s).

Part 8: Nonstandard Plan Provisions

§ 8.1 Check "None" or List Nonstandard Plan Provisions.

- ☐ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this N.D. Ga. Chapter 13 Plan Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "included" in §1.3 (Insert additional lines if needed.)

Student Loans shall be deferred until the Chapter 13 ends and shall not be funded during the plan. If Student Loans come out of deferment before the Chapter 13 ends, the Debtor will pay the student loan creditor direct

Part 9: Signatures:

Debtor **Coi Le-Tuan Fenderson** Case number _____
Stephanie Y M Fenderson

§ 9.1 Signatures of Debtor(s) and Attorney for Debtor(s).

The debtor(s) must sign the initial plan and, if not represented by an attorney, any modification of the plan, below. The attorney for the debtor(s), if any, must sign below.

X /s/ Coi Le-Tuan Fenderson
Coi Le-Tuan Fenderson
Signature of debtor 1 executed on May 14, 2024

3741 Macedonia Rd
Powder Springs, GA 30127
Address City, State, ZIP code

X /s/ Stephanie Y M Fenderson
Stephanie Y M Fenderson
Signature of debtor 2 executed on May 14, 2024

3741 Macedonia Rd
Powder Springs, GA 30127
Address City, State, ZIP code

X /s/ Christopher Carouthers
Christopher Carouthers 111175
Signature of attorney for debtor(s)

Chris Carouthers & Associates
Firm

Date: May 14, 2024

2250 North Druid Hills Road
Suite 131
Atlanta, GA 30329
Address City, State, ZIP code

By filing this document, the debtor(s), if not represented by an attorney, or the attorney for debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 Plan are identical to those contained in the Local Form for Chapter 13 Plans that the Bankruptcy Court for the Northern District of Georgia has prescribed, other than any nonstandard provisions included in Part 8.

CERTIFICATE OF SERVICE

I certify that I have this day served the following parties with a copy of the attached Modified Plan by depositing a copy of same in the United States mail with sufficient postage affixed thereon.

Dated: May 14, 2024

Respectfully Submitted,

/s/

Chris Carouthers, Georgia Bar No.111175
Attorney for Debtor
Chris Carouthers & Associates
2250 N. Druid Hills Road, Suite 131
Atlanta, GA 30329
(404)634-9509
chris@chriscarouthers.com

Served:

All entities on the attached mailing matrix

Label Matrix for local noticing
113E-1
Case 23-61857-bem
Northern District of Georgia
Atlanta
Tue May 14 21:49:23 EDT 2024

Affirm, Inc.
Attn: Bankruptcy
650 California St, Fl 12
San Francisco, CA 94108-2716

American Express National Bank
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

Amex
Correspondence/Bankruptcy
Po Box 981540
El Paso, TX 79998-1540

Automobile Acceptance
Attn: Bankruptcy
1669 Phoenix Pkwy, Ste 110
Collge Park, GA 30349-5462

Balance Homes Inc.
8605 Santa Monica Blvd
PMB 32262
West Hollywood, CA 90069-4109

Balance Homes, Inc
8605 Santa Monica Blvd
PMB 32262
Los Angeles, CA 90069-4109

Balance Homes, Inc.
c/o Lauren Berman
P.O. Box 818081
Cleveland, OH 44181-8081

Bank of America
Attn: Bankruptcy
4909 Savarese Circle
Tampa, FL 33634-2413

CFNA/Credit First Natl Assoc
Attn: Bankruptcy
Po Box 81315
Cleveland, OH 44181-0315

CW Nexus Credit Card Holdings 1, LLC
Resurgent Capital Services
PO Box 10368
Greenville, SC 29603-0368

Caliber Home Loans
Attn: Bankruptcy
P.O. Box 24610
Oklahoma City, OK 73124-0610

Capital City Home Loan
50 Chastain Center Blvd
Kennesaw, GA 30144-5545

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130-0285

Capital One Auto Finance
Attn: Bankruptcy
7933 Preston Rd
Plano, TX 75024-2302

Capital One Auto Finance, a division of Capi
AIS Portfolio Services, LLC
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

Capital One Auto Finance, a division of Capi
4515 N. Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

Capital One N.A.
by American InfoSource as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

Capital One/Walmart
Attn: Bankruptcy
P.O. Box 30285
Salt Lake City, UT 84130-0285

Card Works Servicing, Llc
Attn: Bankruptcy
101 Crossways Pk West
Woodbury, NY 11797-2020

Christopher Carouthers
Chris Carouthers & Associates
Suite 131
2250 North Druid Hills Rd.
Atlanta, GA 30329-3118

Century Lending 2 Inc.
831 Cobb Pkwy N
Marietta, GA 30062-2408

(p)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774

Cobb County Tax Commissioner
736 Whitlock Ave
Marietta, GA 30064-4663

(p)CONTINENTAL FINANCE COMPANY
PO BOX 3220
BUFFALO NY 14240-3220

Courtesy Finance, Llc
Attn: Bankruptcy
Po Box 501299
Atlanta, GA 31150-1299

Cr Rentboost
3101 N. Central Road
Phoenix, AZ 85012-2645

Credit One Bank
Attn: Bankruptcy Department
6801 Cimarron Rd
Las Vegas, NV 89113-2273

(p)DELTA COMMUNITY CREDIT UNION
PO BOX 20541
ATLANTA GA 30320-2541

Coi Le-Tuan Fenderson
3741 Macedonia Rd
Powder Springs, GA 30127-3663

Stephanie Y M Fenderson
3741 Macedonia Rd
Powder Springs, GA 30127-3663

Fingerhut
Attn: Bankruptcy
6250 Ridgewood Road
Saint Cloud, MN 56303-0820

Genesis FS Card Services
Attn: Bankruptcy
Po Box 4477
Beaverton, OR 97076-4401

(p)GEORGIA DEPARTMENT OF REVENUE
COMPLIANCE DIVISION
ARCS BANKRUPTCY
1800 CENTURY BLVD NE SUITE 9100
ATLANTA GA 30345-3202

Sonya Buckley Gordon
K. Edward Safir, Standing Chapter 13 Tru
Suite 1600
285 Peachtree Center Ave, NE
Atlanta, GA 30303-1229

Great Lakes
Attn: Bankruptcy
Po Box 7860
Madison, WI 53707-7860

Internal Revenue Service
Bankruptcy Unit
401 W. Peachtree St. Stop 334D
Atlanta, GA 30308-3518

JPMorgan Chase Bank, N.A.
c/o Robertson, Anschutz, Schneid
Crane & Partners, PLLC
6409 Congress Avenue, Suite 100
Boca Raton, FL 33487-2853

JPMorgan Chase Bank, N.A.
s/b/m/t Chase Bank USA, N.A.
c/o National Bankruptcy Services, LLC
P.O. Box 9013
Addison, Texas 75001-9013

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

Paul R. Knighten
Knighten Law Firm
Suite D-295
2221 Peachtree Road NE
Atlanta, GA 30309-1148

Kohls/Capital One
Attn: Credit Administrator
Po Box 3043
Milwaukee, WI 53201-3043

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

(p)LENDMARK FINANCIAL SERVICES
2118 USHER ST
COVINGTON GA 30014-2434

MRC Receivables
M Douglas Mann
2727 Paces Ferry Road
Atlanta, GA 30339-4053

National Auto Sales,
Attn: Bankruptcy
831 Cobb Parkway N
Marietta, GA 30062-2408

Natl Insts Of Health F
111 Rockville Pk
Rockville, MD 20850-5109

Navient
Attn: Bankruptcy
Po Box 9500
Wilkes Barre, PA 18773-9500

Navy FCU
Attn: Bankruptcy
Po Box 3000
Merrifield, VA 22119-3000

Navy Federal Credit Union
P.O. Box 3000
Merrifield, VA 22119-3000

Nelnet
Attn: Bankruptcy/Claims
Po Box 82561
Lincoln, NE 68501-2561

NetCredit
175 W Jackson Blvd
Suite 1000
Chicago, IL 60604-2863

NetCredit
Attn: Bankruptcy
175 W. Jackson Blvd, Ste 1000
Chicago, IL 60604-2863

Peoples
4970 Atlanta Hwy
Alpharetta, GA 30004-2921

RentReporters
Attn: Bankruptcy
P.O. Box 2637
Pasadena, CA 91102-2637

Republic
3895 Cherokee St Nw Ste
Kennesaw, GA 30144-6730

Republic Finance
793 Whitlock Ave Nw
Marietta, GA 30064

Richard C. Ramirez
Glenn Agre Bergman & Fuentes LLP
1185 Avenue of the Americas
22nd Floor
New York, NY 10036-2603

K. Edward Safir
Standing Chapter 13 Trustee
Suite 1600
285 Peachtree Center Ave. NE
Atlanta, GA 30303-1229

Self INC/Lead Bank Communitiy Bank
Attn: Bankruptcy
1801 Main St
Kansas City, MO 64108-2352

Sunrise Banks
Attn: Bankruptcy
200 University Avenue West
Saint Paul, MN 55103-2075

Synch/Rooms To Go
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896-5060

Synchrony Bank
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896-5060

Total VISA
Attn: Bankruptcy
P.O. Box 84930
Sioux Falls, SD 57118-4930

(p)TRANSFORM CREDIT INC
1440 W TAYLOR ST
431
CHICAGO IL 60607-4623

US DEPARTMENT OF EDUCATION C/O NELNET
121 S. 13TH STREET
LINCOLN NE 68508-1904

US Express Auto
Paul R Knighten
2221 Peachtree Road NE
Suite D-295
Atlanta, GA 30309-1148

US Express Auto
4745 S Berkeley Lake Road
Peachtree Corners, GA 30071-1673

US Express Auto
4745 S Berkely Lake Road
Norcross, GA 30071-1673

United States Attorney
Northern District of Georgia
75 Ted Turner Drive SW, Suite 600
Atlanta GA 30303-3309

Upstart
Attn: Bankruptcy
Po Box 1503
San Carlos, CA 94070-7503

Verizon
by American InfoSource as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

World Finance Corp
Attn: Bankruptcy
Po Box 6429
Greenville, SC 29606-6429

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Chase Card Services
Attn: Bankruptcy
P.O. 15298
Wilmington, DE 19850

Continental Finance Co
Attn: Bankruptcy
4550 Linden Hill Rd, Ste 4
Wilmington, DE 19808

Delta Community Credit Union
P.O. Box 20541
Atlanta, GA 30320-2541

(d)Delta Community Credit Union
PO Box 20541
Atlanta, GA 30320-2541

Georgia Department of Revenue
Bankruptcy Section
P.O. Box 161108
Atlanta, GA 30321

Jefferson Capital Systems LLC
Po Box 7999
Saint Cloud MN 56302-9617

Lendmark Financial Services
Attn: Bankruptcy
1735 North Brown Rd, Ste 300
Lawrenceville, OH 30043

Transform Credit Inc
Attn: Bankruptcy
332 S Michigan Ave, 9th Floor
Chicago, IL 60604

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Capital One N.A.
by American InfoSource as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

(d)Navy FCU
Attn: Bankruptcy
Po Box 3000
Merrifield, VA 22119-3000

End of Label Matrix	
Mailable recipients	72
Bypassed recipients	2
Total	74